

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
7/13/22 3:08 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

RICHARD F. VITALE, JR.  
ERIN B. VITALE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:16-24802

Chapter 13

Related to Dkt. No. 79

ORDER OF COURT

AND NOW, this 13th day of July, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
GREGORY J. ADDONIO jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Richard F. Vitale, Jr.  
Erin B. Vitale  
Debtors

Case No. 16-24802-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 13, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard F. Vitale, Jr., Erin B. Vitale, 54 Green Crescent Drive, Washington, PA 15301-3063
14342619	Department of Education, Fed Loan Servicing, 530210, Atlanta, GA 30353-0210
14342620	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
14342627	PNC Bank NA, PO Box 6534, Carol Stream, IL 60197-6534
14342628	+ Viewtech Financial Services, Inc., 1679 E. Orangethorpe Avenue, Atwood, CA 92811-1200
14398126	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14342629	Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200, Irving, TX 75063-2912
14342615	+ Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	AES, P.O. Box 2461, Harrisburg, PA 17105-2461
14342623	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14345149	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14401683	Email/PDF: ebn_ais@aisinfo.com	Jul 13 2022 23:47:04	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14342616	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 13 2022 23:41:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14342617	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 23:47:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14369534	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 23:47:01	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14342618	Email/Text: BarclaysBankDelaware@tsico.com	Jul 13 2022 23:41:00	Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
14347324	Email/Text: mrdiscen@discover.com	Jul 13 2022 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14740855	Email/Text: ECMCBKNotices@ecmc.org	Jul 13 2022 23:41:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14342622	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 23:57:34	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14342625	+ Email/PDF: gecsed@recoverycorp.com		

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		Jul 13 2022 23:47:09	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15161549	Email/Text: mtgbk@shellpointmtg.com	Jul 13 2022 23:41:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14349009	+ Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	PHEAA, PO BOX 8147, HARRISBURG,PA 17105-8147
14342626	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14393424	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14410398	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
14419108	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2022 23:46:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14401516	Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14886678	+ Email/Text: wabellco.fcu@verizon.net	Jul 13 2022 23:41:00	Wabellco Federal Credit Union, 1277 Park Avenue, Washington, PA 15301-5949
14398126	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Jul 13 2022 23:57:42	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14342624	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14350487	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14342621	*	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
14342630	*	Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
Christopher M. Frye	on behalf of Joint Debtor Erin B. Vitale chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Richard F. Vitale Jr. chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7